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## IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Chapter 13

:

Nicki M. Todaro, : Case No. 19-23010 CMB

: Document No.

Nicki M. Todaro,

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Movant,

Debtor.

:

VS.

:

Ronda J. Winnecour,

:

Respondent.

## DEBTOR'S CERTIFICATION OF DISCHARGE ELIGIBILITY

AND NOW comes the Debtor, Nicki M. Todaro, by and through her counsel, Zebley Mehalov & White, and certifies under penalty of perjury that the following statements are true and correct:

- 1. The Debtor has made all payments required by the Chapter 13 Plan.
- 2. Debtor is not required to pay any Domestic Support Obligations.
- 3. The Debtor is entitled to a discharge under the terms of Section 1328 of the Bankruptcy Code. The Debtor has not received a prior discharge in a bankruptcy case within the time frames specified in Section 1328(f)(1) of the Bankruptcy Code. Section 1328(h) of the Bankruptcy Code does not render the Debtor ineligible for a discharge.
- 4. On November 5, 2019, at docket number 23, Debtor complied with Federal Rule of Bankruptcy Procedure 1007(c) by filing a Certification of Completion of a Post-Petition Instructional Course in Personal Financial Management, with the Certificate of Completion attached to the form.

This Certification is being signed under penalty of perjury by: Debtor carefully examined and understands each of the Bankruptcy Code sections referenced in this Certification.

Dated: April 11, 2023

/s/ Nicki M. Todaro
Nicki M. Todaro, Debtor

## ZEBLEY MEHALOV & WHITE, P.C.

BY: /s/ Daniel R. White

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